



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** [PACIFIC PREMIER BANCORP, INC.](#)

**City/State** [IRVINE, CA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [21,619,201](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PACIFIC PREMIER BANCORP, INC.](#)  
[17901 VON KARMAN AVENUE, SUITE 1200](#)  
[IRVINE, CA 92614](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	21,608,169			20,321,165			20,460,053			16,735,859			11,528,693		
Net income (\$000) .....	210,070			255,058			339,889			60,351			159,718		
Number of BHCs in peer group .....	132			132			130			128			125		
	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	3.22	2.79	82	3.26	2.65	85	3.27	2.60	89	3.45	2.77	88	3.90	3.01	88
+ Non-interest income .....	0.42	0.94	19	0.44	1.09	18	0.44	1.04	19	0.34	1.21	9	0.24	1.32	7
- Overhead expense .....	1.83	2.18	25	1.85	2.21	25	1.86	2.17	28	2.39	2.57	49	2.24	2.69	26
- Provision for credit losses .....	0.01	0.10	19	-0.37	-0.12	11	-0.35	-0.09	9	1.03	0.51	89	0.06	0.15	27
+ Securities gains (losses) .....	0.01	0	93	0.09	0.01	95	0.08	0.01	96	0.08	0.02	90	0.07	0.01	96
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	46	0	0	48	0	0	87
= Pretax net operating income (tax equivalent) .....	1.79	1.46	80	2.30	1.76	84	2.29	1.66	86	0.45	1.04	13	1.91	1.56	80
Net operating income .....	1.30	1.10	76	1.67	1.34	80	1.66	1.26	83	0.36	0.81	14	1.39	1.19	71
Net income .....	1.30	1.10	76	1.67	1.34	81	1.66	1.26	83	0.36	0.82	14	1.39	1.19	71
Net income (Subchapter S adjusted) .....		1.56			2.06			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.76	3.36	76	3.75	3.12	87	3.75	3.06	89	4.17	3.55	85	5.17	4.41	87
Interest expense .....	0.24	0.35	31	0.20	0.26	44	0.18	0.25	42	0.37	0.52	31	0.77	1.08	30
Net interest income (tax equivalent) .....	3.53	3.01	86	3.55	2.85	88	3.57	2.80	90	3.80	3.01	88	4.40	3.33	89
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.06	0.09	54	0.04	0.12	30	0.02	0.11	28	0.14	0.27	41	0.09	0.21	35
Earnings coverage of net loan and lease losses (X) .....	42.74	36.38	66	70.15	26.30	84	123.16	39.72	83	14.51	22.91	57	29.95	24.40	70
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.31	1.17	69	1.51	1.32	71	1.38	1.23	70	2.02	1.58	78	0.41	0.83	14
Allowance for loan and lease losses / Total loans and leases .....	1.31	1.15	69	1.51	1.30	72	1.38	1.20	71	2.02	1.55	79	0.41	0.81	15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.41	0.39	56	0.25	0.58	15	0.22	0.49	16	0.22	0.71	9	0.10	0.57	7
30-89 days past due loans and leases / Total loans and leases .....	0.01	0.33	3	0.01	0.29	1	0.01	0.32	2	0.01	0.39	1	0.15	0.43	15
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	4.73	5.89	52	2.03	-3.31	67	3.41	-2.33	67	-0.48	3.20	43	8.49	14.45	32
Net short-term noncore funding dependence .....	1.01	0.87	47	1.91	-9.17	84	3.31	-7.71	82	-0.79	-4.76	62	7.77	3.38	59
Net loans and leases / Total assets .....	68.07	63.09	62	65.61	58.81	69	66.89	58.67	73	65.72	61.58	58	73.78	63.77	74
<b>Capitalization</b>															
Tier 1 leverage ratio .....	10.12	9.22	75	9.85	9.07	73	10.08	8.98	75	9.47	9.13	65	10.54	9.76	74
Holding company equity capital / Total assets .....	12.65	9.68	89	13.51	10.79	85	13.68	10.71	87	13.92	11.16	85	17.09	12.43	91
Total equity capital (including minority interest) / Total assets .....	12.65	9.81	89	13.51	10.91	84	13.68	10.82	87	13.92	11.29	83	17.09	12.57	91
Common equity tier 1 capital / Total risk-weighted assets .....	12.36	11.79	62	11.96	12.64	45	12.11	12.42	48	12.04	12.38	50	11.35	12.17	40
Net loans and leases / Equity capital (X) .....	5.38	6.64	28	4.86	5.47	38	4.89	5.53	40	4.72	5.58	31	4.32	5.21	28
Cash dividends / Net income .....	44.65	31.93	77	35.58	27.22	69	35.86	28.27	65	132.39	42.30	97	33.73	33.12	52
Cash dividends / Net income (Subchapter S adjusted) .....		71.62			-3.51			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	2.92	6.04	43	5.85	9.51	36	6.88	10.50	41	67.60	16.68	96	2.51	9.26	26
Equity capital .....	-3.62	-3.83	56	5.58	7.52	52	5.08	7.46	52	36.47	6.99	95	2.18	10.49	19
Net loans and leases .....	6.79	14.48	24	4.63	-0.66	80	8.79	3.36	77	49.29	9.07	95	-1.34	9.10	9
Noncore funding .....	197.98	36.20	92	-28.30	-21.64	42	22.12	-14.79	89	-19.77	-12.18	41	-37.30	6.59	3
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0.28	0.57	77	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	12.10	11.91	62	11.64	10.65	66	11.45	10.95	64	12.93	13.56	63	10.29	13.04	61
Equity investment in subsidiaries / Equity capital .....	111.75	104.01	81	110.71	103.15	86	110.67	103.22	83	109.87	102.81	86	110.22	103.22	82
Cash from ops + noncash items + op expense / Op expense + dividends .....	106.23	118.32	45	99.89	155.61	30	90.15	154.48	20	38.73	147.24	4	96.96	190.27	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	489,075	464,217	621,533	577,192	485,663	5.35	186.17
Income from lease financing receivables.....	188	398	500	366	0	-52.76	
Fully taxable income on loans and leases.....	483,023	464,025	621,221	572,412	485,464	4.09	182.63
Tax-exempt income on loans and leases.....	6,240	590	812	5,146	199	957.63	
Estimated tax benefit on income on loans and leases.....	1,834	147	197	671	51	1143.69	
Income on loans and leases (tax equivalent).....	491,097	464,762	622,230	578,229	485,714	5.67	187.35
Investment interest income (tax equivalent).....	58,808	57,641	77,807	52,325	38,033	2.03	407.14
Interest on balances due from depository institutions.....	4,055	811	877	1,016	1,217	400.00	751.89
Interest income on other earning assets.....	2,901	1,866	2,549	2,106	3,069	55.47	43.97
Total interest income (tax equivalent).....	556,861	525,080	703,463	633,676	528,033	6.05	201.02
Interest on time deposits of \$250K or more .....	1,419	1,008	1,180	4,310	9,001	40.77	36.44
Interest on time deposits < \$250K.....	5,291	1,947	2,292	6,435	18,295	171.75	76.90
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	7,518	7,168	8,345	23,591	31,000	4.88	58.51
Interest on other borrowings and trading liabilities.....	7,171	233	266	1,943	11,052	2977.68	103.32
Interest on subordinated debt and mandatory convertible securities .....	13,682	17,722	22,282	20,236	9,458	-22.80	411.48
Total interest expense.....	35,081	28,078	34,365	56,515	78,806	24.94	134.25
Net interest income (tax equivalent).....	521,780	497,002	669,098	577,161	449,227	4.99	206.90
Non-interest income.....	67,335	66,720	90,240	56,910	27,135	0.92	262.06
Adjusted operating income (tax equivalent) .....	589,115	563,722	759,338	634,071	476,362	4.50	212.34
Overhead expense.....	297,201	282,497	379,573	400,140	258,118	5.21	152.37
Provision for credit losses.....	1,994	-56,228	-70,876	172,262	7,135		-69.11
Securities gains (losses) .....	1,710	13,321	16,906	13,882	8,570	-87.16	-42.83
Other tax equivalent adjustments .....	0	0	0	0	36		-100.00
Pretax net operating income (tax equivalent).....	290,549	350,774	467,547	75,551	219,715	-17.17	326.83
Applicable income taxes .....	74,415	90,369	120,934	12,250	58,035	-17.65	227.01
Tax equivalent adjustments .....	6,064	5,347	6,724	2,950	1,962	13.41	337.52
Applicable income taxes (tax equivalent).....	80,479	95,716	127,658	15,200	59,997	-15.92	233.36
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	210,070	255,058	339,889	60,351	159,718	-17.64	378.20
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	210,070	255,058	339,889	60,351	159,718	-17.64	378.20
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	210,070	255,058	339,889	60,351	159,718	-17.64	378.20
Investment securities income (tax equivalent).....	58,808	57,641	77,807	52,325	38,033	2.03	407.14
US Treasury and agency securities (excluding mortgage-backed securities) .....	3,609	6,247	7,673	7,772	7,071	-42.23	507.58
Mortgage-backed securities .....	18,251	16,792	23,846	16,913	15,994	8.69	267.96
All other securities .....	36,948	34,602	46,288	27,640	14,968	6.78	511.52
Cash dividends declared.....	93,806	90,747	121,887	79,901	53,867	3.37	
Common .....	93,806	90,747	121,887	79,901	53,867	3.37	
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

### Percent of Average Assets

Interest income (tax equivalent).....  
 Less: Interest expense.....  
 Equals: Net interest income (tax equivalent).....  
 Plus: Non-interest income.....  
 Equals: adjusted operating income (tax equivalent).....  
 Less: Overhead expense.....  
 Less: Provision for credit losses.....  
 Plus: Realized gains (losses) on held-to-maturity securities.....  
 Plus: Realized gains (losses) on available-for-sale securities.....  
 Plus: other tax equivalent adjustments.....  
 Equals: Pretax net operating income (tax equivalent).....  
 Less: Applicable income taxes (tax equivalent).....  
 Less: Minority interest.....  
 Equals: Net operating income.....  
 Plus: Net extraordinary items.....  
 Equals: Net income.....  
 Memo: Net income (last four quarters).....  
 Net income-BHC and noncontrolling (minority) interest.....

### Margin Analysis

Average earning assets / Average assets.....  
 Average interest-bearing funds / Average assets.....  
 Interest income (tax equivalent) / Average earning assets.....  
 Interest expense / Average earning assets.....  
 Net interest income (tax equivalent) / Average earning assets.....

### Yield or Cost

Total loans and leases (tax equivalent).....  
 Interest-bearing bank balances.....  
 Federal funds sold and reverse repos.....  
 Trading assets.....  
 Total earning assets.....

Investment securities (tax equivalent).....  
 US Treasury and agency securities (excluding mortgage-backed securities).....  
 Mortgage-backed securities.....  
 All other securities.....

Interest-bearing deposits.....  
 Time deposits of \$250K or more.....  
 Time deposits < \$250K.....  
 Other domestic deposits.....  
 Foreign deposits.....

Federal funds purchased and repos.....  
 Other borrowed funds and trading liabilities.....  
 All interest-bearing funds.....

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	3.44	3.12	74	3.45	2.90	86	3.44	2.85	87	3.79	3.27	83	4.58	4	86
Less: Interest expense.....	0.22	0.33	32	0.18	0.24	45	0.17	0.23	43	0.34	0.48	31	0.68	0.98	30
Equals: Net interest income (tax equivalent).....	3.22	2.79	82	3.26	2.65	85	3.27	2.60	89	3.45	2.77	88	3.90	3.01	88
Plus: Non-interest income.....	0.42	0.94	19	0.44	1.09	18	0.44	1.04	19	0.34	1.21	9	0.24	1.32	7
Equals: adjusted operating income (tax equivalent).....	3.64	3.77	45	3.70	3.80	48	3.71	3.70	55	3.79	4.04	41	4.13	4.41	36
Less: Overhead expense.....	1.83	2.18	25	1.85	2.21	25	1.86	2.17	28	2.39	2.57	49	2.24	2.69	26
Less: Provision for credit losses.....	0.01	0.10	19	-0.37	-0.12	11	-0.35	-0.09	9	1.03	0.51	89	0.06	0.15	27
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	0.01	0	93	0.09	0.01	95	0.08	0.01	96	0.08	0.02	90	0.07	0.01	96
Plus: other tax equivalent adjustments.....	0	0	48	0	0	49	0	0	46	0	0	48	0	0	87
Equals: Pretax net operating income (tax equivalent).....	1.79	1.46	80	2.30	1.76	84	2.29	1.66	86	0.45	1.04	13	1.91	1.56	80
Less: Applicable income taxes (tax equivalent).....	0.50	0.34	90	0.63	0.41	87	0.62	0.38	91	0.09	0.23	14	0.52	0.36	88
Less: Minority interest.....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income.....	1.30	1.10	76	1.67	1.34	80	1.66	1.26	83	0.36	0.81	14	1.39	1.19	71
Plus: Net extraordinary items.....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income.....	1.30	1.10	76	1.67	1.34	81	1.66	1.26	83	0.36	0.82	14	1.39	1.19	71
Memo: Net income (last four quarters).....	1.38	1.10	81	1.59	1.30	77	1.66	1.26	83	0.36	0.82	14	1.39	1.19	70
Net income-BHC and noncontrolling (minority) interest.....	1.30	1.11	76	1.67	1.35	80	1.66	1.27	83	0.36	0.83	13	1.39	1.20	71
Margin Analysis	91.33	92.93	25	91.78	93.09	33	91.67	93.08	30	90.81	92.32	31	88.54	91.05	25
Average earning assets / Average assets.....	54.08	60.58	21	53.54	61.98	16	53.53	61.99	15	53.77	64.06	10	51.99	65.57	7
Average interest-bearing funds / Average assets.....	3.76	3.36	76	3.75	3.12	87	3.75	3.06	89	4.17	3.55	85	5.17	4.41	87
Interest income (tax equivalent) / Average earning assets.....	0.24	0.35	31	0.20	0.26	44	0.18	0.25	42	0.37	0.52	31	0.77	1.08	30
Interest expense / Average earning assets.....	3.53	3.01	86	3.55	2.85	88	3.57	2.80	90	3.80	3.01	88	4.40	3.33	89
Net interest income (tax equivalent) / Average earning assets.....	4.44	4.24	74	4.65	4.07	79	4.61	4.01	81	4.90	4.27	83	5.54	5.09	79
Margin Analysis	0.93	0.79	71	0.16	0.13	84	0.15	0.14	67	0.14	0.27	14	0.66	2.04	4
Average earning assets / Average assets.....		1.05			0.25			0.25			0.68			2.44	
Average interest-bearing funds / Average assets.....	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Interest income (tax equivalent) / Average earning assets.....	3.72	3.33	76	3.72	3.09	87	3.71	3.04	88	4.15	3.51	85	5.15	4.36	88
Interest-bearing deposits.....	1.78	1.96	38	1.82	1.77	54	1.79	1.77	54	2.12	2.25	35	3.04	2.76	78
Time deposits of \$250K or more.....	1	1.38	22	1.27	1.23	51	1.25	1.14	57	1.63	1.75	47	2.61	2.32	75
Time deposits < \$250K.....	1.27	1.87	3	1.12	1.55	12	1.15	1.57	13	1.57	2.05	12	2.75	2.61	67
Other domestic deposits.....	2.52	2.89	36	2.62	2.85	46	2.59	2.81	46	2.30	3.24	14	3.52	4.06	38
Foreign deposits.....	0.18	0.35	27	0.13	0.22	30	0.11	0.21	26	0.41	0.53	41	1.11	1.10	55
Interest-bearing deposits.....	0.44	0.61	30	0.22	0.70	6	0.20	0.66	6	0.70	1.42	5	1.91	1.96	41
Time deposits of \$250K or more.....	0.76	0.58	73	0.35	0.67	16	0.32	0.62	18	0.75	1.36	6	1.99	1.82	58
Time deposits < \$250K.....	0.11	0.31	16	0.11	0.16	37	0.09	0.15	35	0.34	0.36	51	0.81	0.93	42
Other domestic deposits.....	0.52				0.12			0.14			0.42			1.19	
Federal funds purchased and repos.....	0	0.88	2	0	0.18	7	0	0.17	9	0	0.62	1	1.61	1.86	41
Other borrowed funds and trading liabilities.....	1.93	1.55	68	0.55	1.29	25	0.32	1.27	18	1	1.50	28	2.34	2.38	50
All interest-bearing funds.....	0.40	0.54	37	0.34	0.38	50	0.31	0.37	48	0.63	0.74	42	1.31	1.49	37

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	67,335	66,720	90,240	56,910	27,135
Fiduciary activities income .....	31,884	26,702	38,181	16,666	0
Service charges on deposit accounts - domestic .....	8,009	6,628	9,218	8,690	7,862
Trading revenue.....	4	11	11	751	462
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	1,318	1,617	2,121	2,028	1,840
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	3,033	2,915	4,194	8,242	6,737
Other non-interest income.....	23,087	28,847	36,515	20,533	10,234
Total overhead expenses .....	297,201	282,497	379,573	400,140	258,118
Personnel expense.....	169,415	159,249	215,039	189,035	139,465
Net occupancy expense.....	35,270	36,654	47,807	57,297	30,793
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	10,543	12,056	15,936	17,072	17,243
Other operating expenses.....	81,973	74,538	100,791	136,736	70,617
Fee income on mutual funds and annuities.....	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	1,481	1,524	1,520	1,478	998
Average personnel expense per employee.....	114.39	104.49	141.47	127.90	139.74
Average assets per employee.....	14,590.26	13,334.10	13,460.56	11,323.31	11,551.80

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0	2.43	11	0	2.14	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income .....	50.97	58.02	18	50.59	58.85	18	50.43	59.28	18	63.40	62.28	59	54.41	61.29	19
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.83	2.18	25	1.85	2.21	25	1.86	2.17	28	2.39	2.57	49	2.24	2.69	26
Personnel expense.....	1.05	1.20	28	1.04	1.23	30	1.05	1.21	32	1.13	1.30	31	1.21	1.41	30
Net occupancy expense.....	0.22	0.22	47	0.24	0.24	52	0.23	0.23	52	0.34	0.26	82	0.27	0.28	46
Other operating expenses.....	0.57	0.73	27	0.57	0.72	32	0.57	0.72	32	0.92	0.94	67	0.76	0.97	37
Overhead less non-interest income .....	1.42	1.22	64	1.42	1.08	76	1.41	1.10	76	2.05	1.25	88	2	1.32	88
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	50.45	57.55	18	50.11	58.34	18	49.99	58.83	18	63.11	61.82	60	54.19	60.64	20
Personnel expense.....	28.76	31.86	28	28.25	32.89	24	28.32	32.93	25	29.81	32.36	31	29.28	32.39	29
Net occupancy expense.....	5.99	5.98	49	6.50	6.26	53	6.30	6.23	50	9.04	6.58	85	6.46	6.52	49
Other operating expenses.....	15.70	19.14	24	15.36	18.68	25	15.37	19.18	20	24.26	22.28	74	18.44	21.20	40
Total non-interest income .....	11.43	24.10	16	11.84	28.20	12	11.88	27.67	12	8.98	28.83	7	5.70	29.23	3
Fiduciary activities income .....	5.41	2.13	86	4.74	2.27	79	5.03	2.20	84	2.63	2.09	64	0	1.97	14
Service charges on domestic deposit accounts .....	1.36	3.30	21	1.18	3.25	16	1.21	3.27	18	1.37	3.27	20	1.65	3.88	22
Trading revenue.....	0	0.57	55	0	0.68	46	0	0.62	48	0.12	1.28	48	0.10	1.18	44
Investment banking fees and commissions.....	0	2.15	7	0	2.46	6	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue.....	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees .....	0.22	1.23	42	0.29	0.56	58	0.28	0.60	56	0.32	0.01	76	0.39	0.28	72
Net securitization income .....	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	0.51	1.19	41	0.52	3.64	24	0.55	3.30	26	1.30	3.92	39	1.41	1.86	51
Other non-interest income.....	3.92	8.80	18	5.12	9.39	24	4.81	9.27	21	3.24	9.65	7	2.15	10.04	4
Overhead less non-interest income .....	39.02	32.79	67	38.28	29.67	75	38.10	30.52	73	54.13	31.93	91	48.49	31.06	93
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.61	21.50	85	25.76	21.49	90	25.87	21.18	92	16.21	18.63	31	26.41	20.56	89
Applicable income tax + TE / Pretax net operating income + TE .....	27.70	23.57	86	27.29	23.11	88	27.30	22.67	89	20.12	21.18	31	27.31	23.23	86

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	12,624,535	11,886,168	12,004,979	11,076,595	6,791,676	6.21	222.54
Commercial and industrial loans .....	1,614,159	1,521,788	1,631,217	1,727,771	1,716,794	6.07	54.62
Loans to individuals .....	2,765	5,426	4,238	5,703	49,099	-49.04	-49.65
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0	0
Agricultural loans .....	31,483	51,667	51,241	100,498	128,302	-39.07	-63.56
Other loans and leases .....	707,986	527,539	616,834	328,559	38,112	34.21	18891.04
Less: Unearned income .....	68,124	0	0	0	0	0	0
Loans and leases, net of unearned income .....	14,912,804	13,992,588	14,308,509	13,239,126	8,723,983	6.58	195.09
Less: Allowance for loan and lease losses .....	195,549	211,481	197,752	268,018	35,698	-7.53	620.44
Net loans and leases .....	14,717,255	13,781,107	14,110,757	12,971,108	8,688,285	6.79	192.79
Debt securities that reprice or mature in over 1 year .....	3,519,154	4,751,171	4,455,486	3,756,771	1,375,912	-25.93	450.79
Mutual funds and equity securities .....	1,035	0	0	0	0	0	0
Subtotal .....	18,237,444	18,532,278	18,566,243	16,727,879	10,064,197	-1.59	221.91
Interest-bearing bank balances .....	608,593	164,752	223,769	748,182	193,711	269.40	578.98
Federal funds sold and reverse repos .....	0	0	0	0	0	0	-100.00
Debt securities that reprice or mature within 1 year .....	527,518	129,231	200,074	198,076	30,310	308.20	530.67
Trading assets .....	12,772	5,815	5,226	12,053	2,103	119.64	1031.27
Total earning assets .....	19,386,327	18,832,076	18,995,312	17,686,190	10,290,321	2.94	231.94
Non-interest-bearing cash and due from depository institutions .....	132,351	160,276	83,150	135,429	135,847	-17.42	270.60
Premises, fixed assets, and leases .....	119,713	140,436	135,916	154,974	102,178	-14.76	161.81
Other real estate owned .....	0	0	0	0	441	0	-100.00
Investment in unconsolidated subsidiaries .....	0	0	0	403	403	0	-100.00
Intangible and other assets .....	1,980,901	1,872,434	1,880,073	1,759,548	1,246,822	5.79	225.10
Total assets .....	21,619,201	21,005,211	21,094,429	19,736,544	11,776,012	2.92	230.96
Quarterly average assets .....	21,923,481	20,751,825	20,876,716	19,999,289	11,539,809	5.65	240.48
Average loans and leases (YTD) .....	14,760,326	13,323,608	13,494,165	11,808,303	8,768,957	10.78	238.81
<b>Memoranda</b>							
Loans held-for-sale .....	2,163	8,100	10,869	601	1,672	-73.30	-95.12
Loans not held-for-sale .....	14,910,641	13,984,488	14,297,640	13,238,525	8,722,311	6.62	197.66
Real estate loans secured by 1–4 family .....	645,438	470,410	518,389	279,945	313,228	37.21	93.63
Commercial real estate loans .....	11,798,824	11,240,446	11,303,038	10,623,788	6,292,574	4.97	242.97
Construction and land development .....	387,197	302,205	288,889	366,419	441,982	28.12	11.82
Multifamily .....	5,566,258	5,376,189	5,478,046	5,174,191	1,590,435	3.54	590.99
Nonfarm nonresidential .....	5,845,369	5,562,052	5,536,103	5,083,178	4,260,157	5.09	155.44
Real estate loans secured by farmland .....	180,273	175,312	183,552	172,862	185,874	2.83	28.25
Total investment securities .....	4,047,707	4,880,402	4,655,560	3,954,847	1,406,222	-17.06	460.18
U.S. Treasury securities .....	46,774	79,342	57,866	32,533	63,555	-41.05	0
US agency securities (excluding mortgage-backed securities) .....	430,863	530,093	432,135	690,386	246,358	-18.72	755.24
Municipal securities .....	1,148,234	1,410,265	1,458,257	1,446,019	397,298	-18.58	402.67
Mortgage-backed securities .....	1,574,700	2,472,779	2,251,932	1,368,993	545,934	-36.32	313.92
Asset-backed securities .....	288,929	0	0	0	0	0	0
Other debt securities .....	557,172	387,923	455,370	416,916	153,077	43.63	779.85
Mutual funds and equity securities .....	1,035	0	0	0	0	0	0
Available-for-sale securities .....	2,661,079	4,709,815	4,273,864	3,931,115	1,368,384	-43.50	278.02
U.S. Treasury securities .....	46,774	79,342	57,866	32,533	63,555	-41.05	0
US agency securities (excluding mortgage-backed securities) .....	430,863	530,093	432,135	690,386	246,358	-18.72	755.24
Municipal securities .....	0	1,255,866	1,089,913	1,446,019	397,298	-100.00	-100.00
Mortgage-backed securities .....	1,338,763	2,458,123	2,240,089	1,346,869	509,820	-45.54	268.84
Asset-backed securities .....	288,929	0	0	0	0	0	0
Other debt securities .....	555,750	386,391	453,861	415,308	151,353	43.83	793.85
Mutual funds and equity securities .....	0	0	0	0	0	0	0
Held-to-maturity securities appreciation (depreciation) .....	-330,406	-1,433	2,727	1,281	922	0	0
Available-for-sale securities appreciation (depreciation) .....	-324,312	4,703	-4,725	84,382	30,124	0	0
Structured notes, fair value .....	8,710	10,468	10,335	0	0	-16.79	0
Pledged securities .....	193,965	131,766	130,699	147,257	125,657	47.20	-27.76

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,803,414	6,870,795	6,776,956	6,031,300	3,872,228	-0.98	257.29
NOW, ATS and transaction accounts .....	3,605,498	3,477,902	3,493,331	2,913,260	586,019	3.67	1084.87
Time deposits less brokered deposits < \$250K .....	472,726	592,316	559,458	792,425	486,139	-20.19	30.39
MMDA and other savings accounts .....	5,493,988	6,037,532	5,806,726	5,662,969	3,406,988	-9.00	173.36
Other non-interest-bearing deposits .....	0	0	0	0	0	0	0
Core deposits .....	16,375,626	16,978,545	16,636,471	15,399,954	8,351,374	-3.55	257.49
Time deposits of \$250K or more .....	398,677	515,202	493,262	673,881	473,265	-22.62	124.02
Foreign deposits .....	0	0	0	0	0	0	0
Federal funds purchased and repos .....	0	0	0	0	0	0	-100.00
Secured federal funds purchased .....	0	0	0	0	0	0	0
Commercial paper .....	0	0	0	0	0	0	0
Other borrowings w/remaining maturity of 1 year or less .....	200,000	150,000	558,000	10,000	491,000	33.33	21.95
Other borrowings w/remaining maturity over 1 year .....	400,000	0	0	21,000	26,026	0	133.66
Brokered deposits < \$250K .....	1,000,020	5,552	5,553	160,536	88,438	17911.89	265.86
Noncore funding .....	1,998,697	670,754	1,056,815	865,417	1,078,729	197.98	139.80
Trading liabilities .....	12,773	5,819	5,230	12,066	2,103	119.51	1031.36
Subordinated notes and debentures + trust preferred securities .....	331,045	330,408	330,567	501,511	215,145	0.19	314.47
Other liabilities .....	165,664	181,569	179,035	210,947	116,067	-8.76	198.81
Total liabilities .....	18,883,805	18,167,095	18,208,118	16,989,895	9,763,418	3.95	240.21
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0	0	0
Common stock .....	933	929	929	931	586	0.43	135.01
Common surplus .....	2,357,731	2,347,626	2,351,294	2,354,871	1,594,434	0.43	188.30
Retained earnings .....	657,845	488,385	541,950	330,555	396,051	34.70	308.66
Accumulated other comprehensive income .....	-281,113	1,176	-7,862	60,292	21,523	0	0
Other equity capital components .....	0	0	0	0	0	0	0
Total holding company equity capital .....	2,735,396	2,838,116	2,886,311	2,746,649	2,012,594	-3.62	178.65
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	0
Total equity capital, including minority interest .....	2,735,396	2,838,116	2,886,311	2,746,649	2,012,594	-3.62	178.65
Total liabilities and capital .....	21,619,201	21,005,211	21,094,429	19,736,544	11,776,012	2.92	230.96
<b>Memoranda</b>							
Non-interest-bearing deposits .....	6,803,414	6,870,795	6,776,956	6,031,300	3,872,228	-0.98	257.29
Interest-bearing deposits .....	10,970,909	10,628,504	10,358,330	10,203,071	5,040,849	3.22	250.74
Total deposits .....	17,774,323	17,499,299	17,135,286	16,234,371	8,913,077	1.57	253.22
Long-term debt that reprices within 1 year .....	0	0	0	0	0	0	0
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,886,311	2,746,649	2,746,649	2,012,594	1,969,697	0	0
Accounting restatements .....	0	0	0	-45,625	0	0	0
Net income .....	210,070	255,058	339,889	60,351	159,718	0	0
Net sale of new perpetual preferred stock .....	0	0	0	0	0	0	0
Net sale of new common stock .....	6,072	-13,728	-10,186	10,858	-90,078	0	0
Sale of treasury stock .....	0	0	0	0	0	0	0
Less: Purchase of treasury stock .....	0	0	0	0	0	0	0
Changes incident to business combinations .....	0	0	0	749,603	0	0	0
Less: Dividends declared .....	93,806	90,747	121,887	79,901	53,867	0	0
Change in other comprehensive income .....	-273,251	-59,116	-68,154	38,769	27,124	0	0
Changes in debit to ESOP liability .....	0	0	0	0	0	0	0
Other adjustments to equity capital .....	0	0	0	0	0	0	0
Holding company equity capital, ending balance .....	2,735,396	2,838,116	2,886,311	2,746,649	2,012,594	0	0

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	58.40	39.88	82	56.59	36.06	88	56.91	36.25	87	56.12	36.22	88	57.67	37.78	86
Commercial and industrial loans .....	7.47	11.23	32	7.24	11.11	27	7.73	10.76	38	8.75	13.52	25	14.58	12.02	63
Loans to individuals .....	0.01	3.58	3	0.03	3.60	6	0.02	3.36	6	0.03	3.40	7	0.42	4.20	20
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.15	0.19	69	0.25	0.21	70	0.24	0.18	72	0.51	0.19	83	1.09	0.24	89
Other loans and leases.....	3.27	4.52	51	2.51	4.26	42	2.92	4.47	48	1.66	4.63	24	0.32	5.01	4
Net loans and leases.....	68.07	63.09	62	65.61	58.81	69	66.89	58.67	73	65.72	61.58	58	73.78	63.77	74
Debt securities over 1 year.....	16.28	18.76	44	22.62	18.32	68	21.12	19.46	61	19.03	15.55	67	11.68	14.60	32
Mutual funds and equity securities .....	0	0.05	35	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal .....	84.36	83.05	40	88.23	78.17	90	88.01	79.22	88	84.76	78.16	71	85.46	79.65	65
Interest-bearing bank balances .....	2.82	3.61	53	0.78	9.37	3	1.06	8.50	6	3.79	7.51	25	1.64	3.06	41
Federal funds sold and reverse repos .....	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	2.44	1.71	72	0.62	1.51	33	0.95	1.56	47	1	1.68	43	0.26	1.91	19
Trading assets .....	0.06	0.59	54	0.03	0.58	43	0.02	0.49	44	0.06	1.01	40	0.02	1.19	34
Total earning assets.....	89.67	90.76	34	89.65	91.57	28	90.05	91.77	32	89.61	91.05	28	87.38	89.53	26
Non-interest cash and due from depository institutions.....	0.61	0.98	20	0.76	0.99	32	0.39	0.82	16	0.69	1.07	20	1.15	1.14	50
Other real estate owned.....	0	0.01	12	0	0.01	6	0	0.01	9	0	0.02	4	0	0.03	23
All other assets.....	9.72	8.19	69	9.58	7.39	76	9.56	7.35	77	9.70	7.82	75	11.46	9.27	76
<b>Memoranda</b>															
Short-term investments .....	5.26	6.75	55	1.40	12.31	3	2.01	11.47	4	4.79	11.17	21	1.90	7.63	23
U.S. Treasury securities.....	0.22	1.98	28	0.38	1.18	55	0.27	1.47	38	0.16	0.84	55	0.54	1.03	62
US agency securities (excluding mortgage-backed securities) .....	1.99	0.81	81	2.52	0.75	85	2.05	0.82	80	3.50	0.63	92	2.09	0.54	88
Municipal securities .....	5.31	1.69	87	6.71	1.70	91	6.91	1.73	93	7.33	1.69	93	3.37	1.34	82
Mortgage-backed securities .....	7.28	12.93	23	11.77	13.46	43	10.68	14.14	38	6.94	11.75	25	4.64	11.44	14
Asset-backed securities .....	1.34	0.85	72	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities .....	2.58	0.51	93	1.85	0.51	87	2.16	0.53	91	2.11	0.42	93	1.30	0.39	85
Loans held-for-sale.....	0.01	0.30	28	0.04	0.50	27	0.05	0.55	35	0	0.52	16	0.01	0.39	23
Loans held for investment .....	68.97	63.03	65	66.58	58.34	74	67.78	58.06	76	67.08	61.72	62	74.07	63.50	80
Real estate loans secured by 1–4 family .....	2.99	12.79	9	2.24	11.57	10	2.46	11.46	9	1.42	11.91	9	2.66	13.29	13
Revolving .....	0.27	1.52	21	0.37	1.44	25	0.36	1.42	25	0.25	1.66	20	0.58	2.07	29
Closed-end, secured by first liens .....	2.66	10.86	13	1.82	9.73	11	2.06	9.67	12	1.13	9.81	10	1.98	10.69	13
Closed-end, secured by junior liens .....	0.05	0.19	33	0.05	0.19	27	0.04	0.17	29	0.05	0.22	24	0.09	0.28	34
Commercial real estate loans .....	54.58	24.89	96	53.51	22.35	96	53.58	22.69	96	53.83	22.22	97	53.44	22.23	97
Construction and land development .....	1.79	3.92	34	1.44	3.40	27	1.37	3.34	27	1.86	3.40	35	3.75	3.44	59
Multifamily.....	25.75	3.87	96	25.59	3.32	96	25.97	3.57	96	26.22	3.12	97	13.51	3.01	93
Nonfarm nonresidential .....	27.04	15.73	85	26.48	14.65	89	26.24	14.57	87	25.76	14.72	86	36.18	14.69	96
Real estate loans secured by farmland.....	0.83	0.34	81	0.83	0.35	78	0.87	0.30	83	0.88	0.33	81	1.58	0.36	88

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	84.66	62.29	87	84.95	60.51	90	83.90	61.05	87	83.67	57.15	93	77.85	57.46	81
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	4.33	20.65	9	3.36	20	9	3.62	19.86	9	2.11	19.43	8	3.59	20.75	10
Real estate loans secured by 1–4 family.....	0.40	2.39	20	0.56	2.47	21	0.53	2.43	22	0.37	2.64	20	0.79	3.15	26
Revolving .....	3.93	18.01	11	2.80	17.35	9	3.09	17.24	9	1.75	16.59	7	2.80	17.39	10
Closed-end.....	79.12	38.12	97	80.33	37.13	97	79	37.86	97	80.25	34.63	98	72.13	33.52	97
Construction and land development.....	2.60	6.10	30	2.16	5.69	24	2.02	5.65	23	2.77	5.26	31	5.07	5.09	57
1–4 family.....	1.08	1.40	56	0.73	1.19	51	0.62	1.18	49	0.95	0.93	59	2.03	0.94	77
Other.....	1.52	4.62	22	1.43	4.46	18	1.39	4.40	19	1.82	4.19	25	3.03	4.02	46
Multifamily.....	37.33	5.86	96	38.42	5.41	98	38.29	5.78	97	39.08	4.96	98	18.23	4.69	93
Nonfarm nonresidential .....	39.20	24.30	82	39.75	24.45	84	38.69	24.56	79	38.40	22.93	88	48.83	22.15	96
Owner-occupied.....	18.91	8.11	94	18.16	8.31	90	18.05	8.29	90	17.75	7.68	94	23.84	7.72	97
Other.....	20.29	15.95	67	21.59	15.83	72	20.64	15.94	67	20.64	14.95	71	24.99	14.34	85
Real estate loans secured by farmland.....	1.21	0.55	81	1.25	0.61	78	1.28	0.54	82	1.31	0.54	81	2.13	0.55	84
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans .....	10.82	18.37	24	10.88	19.45	19	11.40	18.86	24	13.05	22.17	17	19.68	19.53	57
Loans to individuals .....	0.02	6.24	3	0.04	6.58	7	0.03	6.24	6	0.04	6.13	7	0.56	7.13	17
Credit card loans .....	0	0.53	45	0	0.51	47	0	0.53	47	0	0.65	46	0	0.81	44
Agricultural loans.....	0.21	0.31	66	0.37	0.38	69	0.36	0.34	70	0.76	0.32	82	1.47	0.37	89
Other loans and leases.....	4.75	8.16	46	3.77	8.42	39	4.31	8.75	41	2.48	9.09	24	0.44	9.85	3
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	556.55	411.16	78	568.01	383.43	84	560.86	391.81	81	556.68	381.27	83	585.77	391.26	83
Real estate loans secured by 1–4 family.....	28.45	133.66	9	22.48	124.74	8	24.22	126.06	8	14.07	125.03	8	27.02	138.18	10
Revolving .....	2.62	15.46	21	3.74	15.53	24	3.53	15.44	23	2.45	17.42	20	5.92	21.26	28
Closed-end.....	25.84	116.59	11	18.74	107.54	9	20.69	108.85	10	11.62	106.14	8	21.10	115.20	10
Commercial real estate loans .....	520.15	254.65	93	537.15	238.58	97	528.06	245.88	95	533.92	234.65	97	542.73	229.44	96
Construction and land development.....	17.07	39.81	32	14.44	36.07	27	13.50	35.95	26	18.42	35.62	34	38.12	34.95	57
1–4 family.....	7.08	9.02	54	4.88	7.44	53	4.17	7.42	51	6.31	6.34	59	15.30	6.61	79
Other.....	9.99	30.27	24	9.56	28.34	22	9.32	28.11	23	12.11	28.16	29	22.82	27.32	46
Multifamily.....	245.39	40.47	96	256.91	35.29	96	255.93	38.66	95	260.04	32.74	97	137.17	31.04	92
Nonfarm nonresidential .....	257.69	161.09	84	265.80	156.30	88	258.64	158.05	85	255.46	155.06	85	367.43	152.10	96
Owner-occupied.....	124.33	53.43	93	121.44	52.63	91	120.69	52.99	91	118.12	52.37	92	179.40	53.07	98
Other.....	133.37	105.96	63	144.36	100.99	71	137.95	102.54	70	137.35	100.54	67	188.03	97.41	91
Real estate loans secured by farmland.....	7.95	3.36	82	8.38	3.67	78	8.58	3.22	82	8.69	3.44	79	16.03	3.60	88
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans .....	71.16	115.08	32	72.72	116.17	26	76.21	114.45	36	86.83	139.91	24	148.07	122.02	64
Loans to individuals .....	0.12	35.47	3	0.26	36.56	6	0.20	34.55	6	0.29	37.47	7	4.23	43.51	22
Credit card loans .....	0	2.79	45	0	2.58	48	0	2.77	47	0	3.30	46	0	4.34	45
Agricultural loans.....	1.39	1.73	68	2.47	2.03	71	2.39	1.86	73	5.05	1.88	81	11.07	2.18	89
Other loans and leases.....	31.21	50.11	47	25.21	47.63	39	28.82	51.06	43	16.51	49.54	26	3.29	52.44	4
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	60.57	30.74	96	62.39	29.25	97	61.29	30.07	96	62.66	27.32	98	48.35	26.45	92
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	398.19	205.31	90	417.17	187.63	93	409.69	195.33	93	416.93	183.76	95	363.79	178.57	92
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	522.52	262.15	92	538.61	244.92	97	530.38	252.85	94	535.05	240.85	97	543.19	236.10	96

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	5.26	6.75	55	1.40	12.31	3	2.01	11.47	4	4.79	11.17	21	1.90	7.63	23
Liquid assets .....	12.98	23.63	24	16.25	29.12	18	14.48	29.03	16	15.14	26.22	20	10.08	22.44	11
Investment securities .....	18.72	20.98	47	23.23	20.37	61	22.07	21.63	54	20.04	17.85	62	11.94	16.99	26
Net loans and leases .....	68.07	63.09	62	65.61	58.81	69	66.89	58.67	73	65.72	61.58	58	73.78	63.77	74
Net loans, leases and standby letters of credit .....	68.27	63.92	60	65.82	59.61	69	67.10	59.49	72	65.92	62.48	58	73.93	64.84	73
Core deposits .....	75.75	74.28	43	80.83	75.52	66	78.87	75.71	49	78.03	70.67	65	70.92	63.09	61
Noncore funding .....	9.25	12.30	48	3.19	10.15	17	5.01	10.30	32	4.38	14.13	15	9.16	19.36	24
Time deposits of \$250K or more .....	1.84	1.67	64	2.45	1.67	72	2.34	1.58	77	3.41	2.11	78	4.02	2.94	69
Foreign deposits .....	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0	1.24	12	0	1.19	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0	0.58	28	0	0.54	30	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0.93	2.18	39	0.71	0.88	60	2.65	1	83	0.05	1.24	29	4.17	3.01	66
Earning assets that reprice within 1 year .....	17.48	35.71	11	8.18	38.80	0	10.28	37.37	0	22.07	39.38	13	25.50	39.29	12
Interest-bearing liabilities that reprice within 1 year .....	7.15	6.79	70	4.89	6.64	50	4.66	6.39	48	7.67	8.20	62	8.06	10.19	41
Long-term debt that reprices within 1 year .....	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year .....	10.33	27.35	14	3.29	30.83	4	5.61	29.65	6	14.40	29.11	18	17.44	26.63	24
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	4.73	5.89	52	2.03	-3.31	67	3.41	-2.33	67	-0.48	3.20	43	8.49	14.45	32
Net short-term noncore funding dependence .....	1.01	0.87	47	1.91	-9.17	84	3.31	-7.71	82	-0.79	-4.76	62	7.77	3.38	59
Short-term investment / Short-term noncore funding .....	86	112.63	51	45.37	304.29	10	40.80	273.46	8	116.19	184.19	40	22.27	77.77	30
Liquid assets - short-term noncore funding / Nonliquid assets .....	7.89	24.05	29	15.72	36.72	24	11.17	36.68	19	12.98	28.18	29	1.72	16.97	22
Net loans and leases / Total deposits .....	82.80	79.04	58	78.75	73.05	65	82.35	72.79	72	79.90	79.43	53	97.48	90.31	72
Net loans and leases / Core deposits .....	89.87	86.19	61	81.17	78.83	57	84.82	78.25	63	84.23	88.34	47	104.03	103.93	58
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-15.53	-10.05	28	-0.07	0.50	23	0.14	0.12	54	0.07	1.57	21	0.08	0.72	26
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-15.24	-19.27	59	0.24	1.06	35	-0.23	-0.25	49	4.66	4.31	62	2.68	1.36	81
Structured notes appreciation (depreciation) / Tier 1 capital .....	-0.06	-0.47	66	0.02	0	79	0.02	-0.02	84	0.02			0		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	34.23	26.09	60	3.50	13.65	48	8.20	14.28	47	0.60	11.38	39	2.69	12.67	45
Available-for-sale securities .....	65.74	71.92	39	96.50	84.59	55	91.80	83.77	54	99.40	87.23	71	97.31	85.40	59
U.S. Treasury securities .....	1.16	9.62	28	1.63	6.01	52	1.24	6.70	41	0.82	4.72	50	4.52	6.15	60
US agency securities (excluding mortgage-backed securities) .....	10.64	4.10	82	10.86	4.24	82	9.28	4.12	78	17.46	4.01	89	17.52	3.49	91
Municipal securities .....	28.37	8.02	90	28.90	8.38	90	31.32	8.22	90	36.56	9.83	90	28.25	7.75	90
Mortgage-backed securities .....	38.90	62.34	17	50.67	66.09	22	48.37	66.54	19	34.62	66.64	10	38.82	67.43	12
Asset-backed securities .....	7.14	4.33	72	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities .....	13.77	3.02	90	7.95	3.01	84	9.78	3.08	87	10.54	3.01	87	10.89	2.94	86
Mutual funds and equity securities .....	0.03	0.27	36	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less .....	13.03	9.28	74	2.65	8.18	26	4.30	7.78	47	5.01	10.55	31	2.16	11.86	14
Debt securities 1 to 5 years .....	15.09	20.14	44	13.26	17.39	48	12.25	18.25	43	17.29	17.03	53	15.45	17.94	56
Debt securities over 5 years .....	71.86	68.28	48	84.09	72.07	66	83.45	71.11	69	77.71	69.86	57	82.39	66.02	64
Pledged securities .....	4.79	31.26	7	2.70	33.37	8	2.81	32.26	9	3.72	35.67	11	8.94	30.57	20
Structured notes, fair value .....	0.22	0.20	81	0.21	0.06	89	0.22	0.11	87	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	286.45	-40.81	99	-74.79	64.27	0	-55.21	27.98	2	322.40	183.32	76	-6.88	26.69	26
Investment securities .....	-17.06	11.76	6	34.49	32.48	56	17.72	31.36	42	181.24	23.62	97	22.45	11.75	77
Core deposits .....	-3.55	4.57	19	9.76	16.96	17	8.03	16.94	18	84.40	26.88	95	9.61	11.23	59
Noncore funding .....	197.98	36.20	92	-28.30	-21.64	42	22.12	-14.79	89	-19.77	-12.18	41	-37.30	6.59	3

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			2,464,656	1,908,479	1,561,632
Commit: Secured commercial real estate loans .....	868,546	619,635	605,712	319,667	347,271
Commit: Unsecured real estate loans .....	103,139	91,733	92,732	41,898	6,810
Credit card lines (reported semiannually, June/Dec) .....	0		1,532	1,545	1,541
Securities underwriting .....		0	0	0	0
Standby letters of credit .....	42,802	44,974	43,255	38,771	18,060
Commercial and similar letters of credit .....	0	100	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	1,427,263	567,293	1,464,113	290,361	152,628
Futures and forward foreign exchange .....	788	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						11.68	22.78	11	9.67	22.01	8	13.26	23.52	15	
Standby letters of credit .....	0.20	0.66	24	0.21	0.66	21	0.21	0.65	21	0.20	0.71	17	0.15	0.84	12
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	45	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent .....	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	6.61	44.74	27	2.70	47.31	15	6.94	46.30	25	1.47	48.62	6	1.30	68.47	8
Interest rate contracts .....	6.60	32.78	29	2.70	35.15	15	6.94	32.46	27	1.47	34.36	6	1.30	47.31	8
Interest rate futures and forward contracts .....	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate) .....	0	1.49	10	0	1.69	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate) .....	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps .....	6.60	23.04	34	2.70	20.27	21	6.94	20.49	33	1.47	20.83	14	1.30	28.86	11
Foreign exchange contracts .....	0	6.65	54	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts .....	0	4.26	57	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....						18.26	44.98	9	16.16	42.82	7	17.81	45.53	11	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	1,428,051	567,293	1,464,113	290,361	152,628
Interest rate contracts .....	1,427,263	567,293	1,464,113	290,361	152,628
Foreign exchange contracts.....	788	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	788	0	0	0	0
Written options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	1,427,263	567,293	1,464,113	290,361	152,628
Held for trading.....	228,051	267,293	264,113	290,361	152,628
Interest rate contracts .....	227,263	267,293	264,113	290,361	152,628
Foreign exchange contracts.....	788	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	1,200,000	300,000	1,200,000	0	0
Interest rate contracts .....	1,200,000	300,000	1,200,000	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,428,051	567,292	1,464,113	290,361	152,628
One year or less .....	1,241,375	0	300,000	0	0
Over 1 year to 5 years .....	29,383	321,079	937,425	18,848	19,358
Over 5 years .....	157,293	246,213	226,688	271,513	133,270
Gross negative fair value (absolute value) .....	17,773	5,819	5,263	12,066	2,103
Gross positive fair value.....	81,941	6,747	10,100	12,053	2,103
Held for trading.....	12,772	5,815	5,226	12,053	2,103
Non-traded.....	69,169	932	4,874	0	0
Current credit exposure on risk-based capital derivative contracts .....	81,940	6,747	10,100	12,053	2,103
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	99.94	93.95	48	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0.06	3.10	55	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	0.06	9.12	22	0	12.59	8	0	11.16	7	0	14.05	7	0	13.49	6
Written options .....	0	5.29	8	0	7.18	6	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	0	4.93	8	0	6.91	6	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options .....	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps .....	99.94	77.96	88	100	71.71	96	100	74.26	96	100	68.76	96	100	69.75	95
Held for trading .....	15.97	38.03	49	47.12	40.70	50	18.04	40.42	46	100	43.53	96	100	44.16	97
Interest rate contracts .....	15.91	31.70	51	47.12	34.66	54	18.04	34.15	50	100	36.62	96	100	37.24	97
Foreign exchange contracts .....	0.06	1.66	69	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	84.03	61.97	50	52.88	59.30	49	81.96	59.58	53	0	56.47	3	0	55.84	2
Interest rate contracts .....	84.03	57.96	55	52.88	56.22	53	81.96	56.71	57	0	53.82	3	0	52.22	2
Foreign exchange contracts .....	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	100	93.16	68	100	91.91	72	100	92.53	76	100	91.48	75	100	93.86	75
One year or less .....	86.93	37.29	87	0	27.90	3	20.49	27.56	53	0	32.05	4	0	32.17	2
Over 1 year to 5 years .....	2.06	22.61	16	56.60	29.78	90	64.03	27.01	94	6.49	27.06	17	12.68	30.45	27
Over 5 years .....	11.01	26.09	36	43.40	29.19	67	15.48	29.89	36	93.51	29.56	98	87.32	28.09	95
Gross negative fair value (absolute value) .....	1.24	2.48	22	1.03	1.18	49	0.36	0.98	21	4.16	1.55	93	1.38	0.83	77
Gross positive fair value .....	5.74	2.55	91	1.19	1.59	33	0.69	1.34	17	4.15	2.23	92	1.38	1.19	59
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.10	23	0	0.05	20	0	0.04	20	0.01	0.07	24	0	0.06	15
Gross positive fair value (X) .....	0.04	0.10	49	0	0.06	18	0.01	0.05	19	0.01	0.09	17	0	0.07	14
Held for trading (X) .....	0.01	0.06	51	0	0.05	47	0	0.04	47	0.01	0.07	42	0	0.06	41
Non-traded (X) .....	0.03	0.02	74	0	0.01	18	0	0.01	39	0	0.02	4	0	0.01	5
Current credit exposure (X) .....	0.04	0.06	60	0	0.05	25	0.01	0.04	25	0.01	0.06	25	0	0.05	19
Credit losses on derivative contracts .....	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.48	0.70	64	0.04	0.59	23	0.06	0.46	24	0.08	0.85	25	0.02	0.73	18

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		197,752		268,018		268,018		35,698		36,072					
Gross losses .....		9,448		7,882		8,616		19,858		7,853					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		1,389					
Recoveries .....		2,685		3,704		5,419		2,988		344					
Net losses .....		6,763		4,178		3,197		16,870		7,509					
Provision for loan and lease losses .....		4,560		-52,359		-67,069		172,262		7,135					
Adjustments .....		0		0		0		76,928		0					
Ending balance .....		195,549		211,481		197,752		268,018		35,698					
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Provision for loan and lease losses / Average assets .....	0.03	0.09	30	-0.34	-0.12	11	-0.33	-0.09	9	1.03	0.51	89	0.06	0.15	27
Provision for loan and lease losses / Average loans and leases .....	0.04	0.16	28	-0.52	-0.21	15	-0.50	-0.16	12	1.46	0.82	85	0.08	0.24	26
Provision for loan and lease losses / Net loan and lease losses .....	67.43	151.30	36	-1,253.21	-65.12	4	-2,097.87	-105.48	4	1,021.11	487.86	85	95.02	130.58	23
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.31	1.17	69	1.51	1.32	71	1.38	1.23	70	2.02	1.58	78	0.41	0.83	14
Allowance for loan and lease losses / Total loans and leases .....	1.31	1.15	69	1.51	1.30	72	1.38	1.20	71	2.02	1.55	79	0.41	0.81	15
Allowance for loan and lease losses / Net loans and leases losses (X) .....	21.69	38.64	61	37.96	17.40	85	61.86	21.39	87	15.89	11.58	76	4.75	8.03	50
Allowance for loan and lease losses / Nonaccrual assets .....	323.41	428.13	52	602.68	330.05	85	632.34	364.13	84	917.59	299.17	92	418.65	218.72	84
ALLL / 90+ days past due + nonaccrual loans and leases .....	323.41	320.87	62	602.68	271.93	89	632.34	287.08	87	917.59	244.34	98	418.65	151.73	91
Gross loan and lease losses / Average loans and leases .....	0.09	0.16	42	0.08	0.20	24	0.06	0.19	21	0.17	0.34	37	0.09	0.28	25
Recoveries / Average loans and leases .....	0.02	0.07	21	0.04	0.08	31	0.04	0.08	32	0.03	0.07	21	0	0.08	7
Net losses / Average loans and leases .....	0.06	0.09	54	0.04	0.12	30	0.02	0.11	28	0.14	0.27	41	0.09	0.21	35
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	44	0	0	43	0	0	44	0.02	0	92
Recoveries / Prior year-end losses .....	31.16	34.26	52	18.65	25.09	44	27.29	34.67	47	38.05	33.98	68	17.60	36.22	19
Earnings coverage of net loan and lease losses (X) .....	42.74	36.38	66	70.15	26.30	84	123.16	39.72	83	14.51	22.91	57	29.95	24.40	70
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Real estate loans .....	0.01	-0.01	81	0.01	0.02	54	0	0.02	47	0.05	0.04	64	0.04	0.01	76
Real estate loans secured by 1–4 family .....	-0.01	-0.02	53	-0.02	-0.01	36	-0.01	-0.02	42	0.22	0.01	95	-0.01	0.01	28
Revolving .....	0	-0.06	75	0.10	-0.07	92	0.07	-0.07	92	0.22	0.01	90	0	0.02	43
Closed-end .....	-0.01	-0.01	46	-0.05	-0.01	16	-0.03	-0.01	25	0.22	0	96	-0.01	0	24
Commercial real estate loans .....	0.01	0	78	0.01	0.04	48	0	0.04	42	0.05	0.07	55	0.04	0.01	77
Construction and land development .....	0	-0.02	73	0	0.01	64	0	0	64	0.15	0	92	0	-0.01	60
1–4 family .....	0	0	59	0	0	57	0	0	57	0.15	0	97	0	0	55
Other .....	0	-0.01	71	0	0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily .....	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential .....	0.03	0	80	0.01	0.05	51	0.01	0.05	44	0.09	0.11	62	0.06	0.02	81
Owner-occupied .....	0	0	36	0	0.01	27	0	0.01	25	0.06	0.02	82	0.04	0.01	87
Other .....	0.03	0.01	82	0.01	0.04	62	0.01	0.04	54	0.03	0.08	52	0.02	0.01	78
Real estate loans secured by farmland .....	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans .....	0.47	0.11	90	0.30	0.19	70	0.16	0.17	54	0.63	0.47	71	0.29	0.37	50
Loans to individuals .....	0.05	0.76	7		0.72			0.71		0.25	1.13	14	0.03	1.17	4
Credit card loans .....	0	1.94	8	0	2.27	8	0	1.84	6	0	2.92	9	0	3.11	7
Agricultural loans .....	0	0.02	50	0	0.02	49	0	0.02	48	0.22	0.19	76	0	0.08	37
Loans to foreign governments and institutions .....		0.05			0			0			0			0	
Other loans and leases .....	-0.01	0.13	9	0.08	0.09	67	0.05	0.10	60	0.06	0.15	56	-0.01	0.15	8

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		1,507		1,036		1,395		1,301		12,664					
90+ days past due loans and leases .....		0		0		0		0		0					
Nonaccrual loans and leases .....		60,464		35,090		31,273		29,209		8,527					
Total past due and nonaccrual loans and leases .....		61,971		36,126		32,668		30,510		21,191					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		16,344		17,557		17,277		0		0					
Total restructured loans and leases .....		16,344		17,557		17,277		0		0					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		0		0		0		0		3,034					
Other real estate owned .....		0		0		0		0		441					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.01	0.33	3	0.01	0.29	1	0.01	0.32	2	0.01	0.39	1	0.15	0.43	15
90+ days past due loans and leases .....	0	0.10	9	0	0.09	10	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases .....	0.41	0.37	60	0.25	0.54	18	0.22	0.46	20	0.22	0.66	10	0.10	0.51	7
90+ days past due and nonaccrual loans and leases .....	0.41	0.52	48	0.25	0.68	14	0.22	0.62	15	0.22	0.85	5	0.10	0.71	3
30–89 days past due restructured .....	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured .....	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured .....	0.11	0.09	67	0.13	0.12	57	0.12	0.10	61	0	0.13	3	0	0.14	4
30–89 days past due loans held for sale .....	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.01	0.33	3	0.01	0.29	1	0.01	0.32	2	0.01	0.40	1	0.15	0.43	15
90+ days past due assets .....	0	0.10	8	0	0.09	9	0	0.10	9	0	0.12	8	0	0.15	6
Nonaccrual assets .....	0.41	0.37	59	0.25	0.55	18	0.22	0.47	20	0.22	0.67	10	0.10	0.53	6
30+ days past due and nonaccrual assets .....	0.42	0.89	25	0.26	1	6	0.23	0.97	6	0.23	1.29	2	0.24	1.19	3
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.28	0.33	54	0.17	0.40	16	0.15	0.36	19	0.15	0.52	10	0.07	0.44	7
90+ days past due and nonaccrual assets + other real estate owned .....	0.28	0.35	51	0.17	0.42	14	0.15	0.37	16	0.15	0.55	9	0.08	0.48	6
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.28	0.38	42	0.17	0.48	13	0.15	0.41	12	0.15	0.60	9	0.10	0.53	8
Allowance for loan and lease losses .....	30.92	55.46	27	16.59	67.85	6	15.81	62.64	6	10.90	66.66	1	33.62	115.41	10
Equity capital + allowance for loan and lease losses .....	2.06	3.63	33	1.15	4.12	9	1.01	3.60	9	0.97	4.97	6	0.59	4.28	6
Tier 1 capital + allowance for loan and lease losses .....	2.60	3.90	40	1.62	4.89	12	1.41	4.30	10	1.40	6.05	6	1.04	5.65	7
Loans and leases + other real estate owned .....	0.41	0.61	40	0.25	0.82	12	0.22	0.71	9	0.22	0.97	5	0.14	0.85	3

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.01	0.23	5	0	0.25	3	0.01	0.26	4	0	0.39	3	0.03	0.38	8
	90+ days past due .....	0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual.....	0.35	0.41	51	0.16	0.60	15	0.14	0.52	16	0.10	0.76	9	0.04	0.46	6
Commercial and industrial	30–89 days past due.....	0.02	0.29	10	0.07	0.24	22	0	0.24	6	0.04	0.23	14	0.61	0.31	83
	90+ days past due .....	0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....	1.01	0.47	87	1.04	0.65	75	0.88	0.57	76	1.04	0.75	73	0.34	0.83	25
Individuals	30–89 days past due.....	0.07	0.83	13	0	0.60	4	0	0.63	6	0.02	0.83	10	0.02	0.83	13
	90+ days past due .....	0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....	0	0.17	10	0	0.17	9	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due.....		0			0.03			0.01			0				0
	90+ days past due .....		0			0			0			0				0
	Nonaccrual.....		0			0			0			0				0
Agricultural	30–89 days past due.....	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due .....	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due.....		0			0			0.50			0				0.07
	90+ days past due .....		0			0			0			0				0
	Nonaccrual.....		0.14			0.17			0.15			0.09				0.03
Other loans and leases	30–89 days past due.....	0	0.13	39	0	0.11	15	0.01	0.12	46	0.05	0.18	51	0	0.20	14
	90+ days past due .....	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....	0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		0	0.39	1	0	0.36	2	0	0.46	1	0	0.65	1	0	0.67	2
1–4 family	30–89 days past due .....	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	14
	90+ days past due .....	0	0.58	1	0.05	0.76	6	0	0.71	3	0.01	0.89	2	0.13	0.73	9
Revolving	30–89 days past due .....	0	0.31	7	0	0.33	6	0	0.28	9	0	0.48	5	0.02	0.45	11
	90+ days past due .....	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual .....	0	0.86	5	0.32	1.05	29	0.01	1.18	13	0	1.13	5	0.53	1	43
Closed-end	30–89 days past due .....	0	0.41	3	0	0.36	2	0	0.49	1	0	0.65	1	0	0.70	1
	90+ days past due .....	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual .....	0	0.57	1	0	0.71	1	0	0.67	1	0.01	0.87	2	0.02	0.70	2
Junior lien	30–89 days past due .....	0	0.01	15	0	0.01	13	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due .....	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual .....	0	0.02	11	0	0.04	6	0	0.03	8	0.01	0.04	23	0.02	0.04	36
Commercial real estate	30–89 days past due .....	0.01	0.13	14	0	0.16	4	0.01	0.15	13	0	0.26	10	0.03	0.18	19
	90+ days past due .....	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual .....	0.33	0.29	64	0.12	0.48	21	0.10	0.38	20	0.06	0.62	10	0.04	0.23	16
Construction and development	30–89 days past due .....	0	0.19	15	0	0.15	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due .....	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual .....	0	0.14	16	0	0.31	14	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due .....	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual .....	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due .....	0	0.13	19	0	0.10	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due .....	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual .....	0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due .....	0	0.04	28	0	0.09	26	0.02	0.07	63	0	0.09	44	0	0.08	19
	90+ days past due .....	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0.16	0.06	83	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due .....	0.02	0.10	24	0	0.12	5	0	0.13	6	0.01	0.23	16	0.05	0.14	26
	90+ days past due .....	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual .....	0.52	0.36	73	0.25	0.58	29	0.21	0.45	33	0.12	0.80	10	0.06	0.28	14
Owner Occupied	30–89 days past due .....	0	0.04	23	0	0.04	10	0	0.04	10	0.01	0.07	25	0.02	0.07	25
	90+ days past due .....	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual .....	0.11	0.12	56	0.01	0.20	14	0.01	0.17	17	0.04	0.27	15	0.02	0.16	19
Other	30–89 days past due .....	0.02	0.05	52	0	0.07	11	0	0.08	14	0	0.14	11	0.03	0.07	39
	90+ days past due .....	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual .....	0.40	0.21	79	0.24	0.31	55	0.20	0.23	59	0.08	0.44	24	0.03	0.10	34
Farmland	30–89 days past due .....	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due .....	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	2.82	0.51	88	2.98	1.06	85	2.83	0.69	88	3.07	1.13	82	0	0.84	19
Credit card	30–89 days past due .....	0	1.22	4	0	0.79	7	0	0.81	6	0	0.95	7	0	1.19	6
	90+ days past due .....	0	0.50	14	0	0.40	16	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual .....	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	2,358,664	2,348,555	2,352,223	2,355,802	1,595,020										
Retained earnings .....	713,213	564,619	615,774	420,076	396,051										
Accumulated other comprehensive income (AOCI) .....	-281,113	1,176	-7,862	60,292	21,523										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,790,764	2,914,350	2,960,135	2,836,170	2,012,594										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	943,718	955,821	951,459	964,598	874,886										
Accumulated other comprehensive income-related adjustments .....	-281,113	1,176	-7,862	60,292	21,523										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,128,159	1,957,353	2,016,538	1,811,280	1,116,185										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	2,128,159	1,957,353	2,016,538	1,811,280	1,116,185										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	7,555										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	7,555										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	7,555										
<b>Tier 1 Capital</b>	2,128,159	1,957,353	2,016,538	1,811,280	1,123,740										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	283,045	294,408	294,567	472,108	195,187										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	141,106	130,805	123,575	170,667	38,977										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....					0										
Tier 2 capital before deductions .....	424,151	425,213	418,142	642,775	234,164										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	424,151	425,213	418,142	642,775	234,164										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,552,310	2,382,566	2,434,680	2,454,055	1,357,904										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	21,978,849	20,828,059	20,950,540	20,088,810	11,539,809										
Less: Deductions from common equity tier 1 capital .....	943,718	955,821	951,459	964,598	874,886										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	21,035,131	19,872,238	19,999,081	19,124,212	10,664,923										
Total risk-weighted assets .....	17,215,082	16,367,508	16,654,809	15,043,752	9,835,824										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	12.36	11.77	63	11.96	12.59	45	12.11	12.37	48	12.04	12.35	51	11.35	12.11	42
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	12.36	12.48	52	11.96	13.31	28	12.11	13.11	37	12.04	13.08	37	11.43	12.78	33
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	14.83	14.27	66	14.56	15.21	44	14.62	14.91	54	16.31	15.23	74	13.81	14.36	51
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	10.12	9.22	75	9.85	9.07	73	10.08	8.98	75	9.47	9.13	65	10.54	9.76	74
Supplementary leverage ratio, advanced approaches HCs .....		6.74		6.90			6.71			8.72			7.41		

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			0			0			0			
Other insurance activities income .....		0			0			0			0			0			
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....	457,301			447,137			449,353			292,565			113,376		2.27	505.84	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11			
Premium income / Insurance activities revenue .....	2.54			2.90			2.76			2.84			7.32					
Credit related premium income / Total premium income .....	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income .....	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	19.68	12.02	81	20.62	11.72	85	20.29	12	83	14.07	11.03	59	9.78	11.51	45			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>Foreign Activities</b>									
Total foreign loans and leases .....	8,312		28,103		27,612		0		0
Real estate loans.....	4,076		23,180		23,065		0		0
Commercial and industrial loans .....	4,236		4,923		4,547		0		0
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0
Loans to foreign governments and institutions .....	0		0		0		0		0
Loans to individuals .....	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities .....	48,730		0		19,921		22,221		0
Interest-bearing bank balances .....	0		0		0		0		0
Total selected foreign assets .....	57,042		28,103		47,533		22,221		0
Total foreign deposits .....	0		0		0		0		0
Interest-bearing deposits .....	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
<b>Analysis Ratios</b>									
Yield: Foreign loans .....	0	0.84	33	0	0.63	34	0	0.66	33
Cost: Interest-bearing deposits.....		0.52			0.12			0.14	
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans .....		0.26			0.18			0.20	
Commercial and industrial loans .....		0.13			0.86			0.79	
Foreign governments and institutions .....		0.05			0			0	
<b>Growth Rates</b>									
Net loans and leases.....	-70.42	20.31	6		-0.16			6.83	
Total selected assets.....	102.97	21.10	85	25.80	3.36	80	113.91	9.48	92
Deposits .....		-2.72			10.74			0.73	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		57,381	85,233	78,063	99,432	0	-32.68	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		57,381	85,233	78,063	99,432	0	-32.68	
Retained credit exposure.....		50,901	50,901	50,901	50,901	0	0.00	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		50,901	50,901	50,901	50,901	0	0.00	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0.27	0.41	0.37	0.50	0		
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0.27	0.41	0.37	0.50	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans.....		3.90	2.79	3.08	1.73			
Home equity lines .....		0.39	0.56	0.53	0.37			
Credit card receivables.....		0	0	0	0			
Auto loans and other consumer loans.....		0.01	0.02	0.01	0.03			
Commercial and industrial loans .....		10.73	10.81	11.34	12.95			
All other loans and leases.....		84.97	85.83	85.05	84.92			

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
						1-Year	5-Year	
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....								
1–4 family residential loans.....	88.71		59.72	65.21	51.19			
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....	88.71	59.72	65.21	51.19				
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0			
Seller's interest carried as securities and loans .....	0	0	0	0	0			
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....	2.39	2.60	2.52	2.81	0			
Total retained credit exposure and asset sale credit exposure .....	2.39	2.60	2.52	2.81	0			
Dollar Amount in Thousands		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans .....	0	0	0	0	0	0		
Commcial and industrial loans .....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans .....	0	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 90+ days past due securitized assets .....	0	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans .....	0	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0	0		

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0	0	
Total 30–89 days past due securitized assets .....	0	0	0	0	
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	
Total past due securitized assets percent of securitized assets .....	0	0	0	0	
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0	0	
Total net losses on securitized assets .....	0	0	0	0	
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines .....	0	0	0	0	
Credit card receivables .....	0	0	0	0	
Commercial and industrial loans .....	0.02	0.07	0	0.04	
All other loans and leases .....	0.01	0	0.01	0.01	
Total managed loans past due 30–89 days .....	0.01	0.01	0.01	0.01	
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines .....	0	0	0	0	
Credit card receivables .....	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	
All other loans and leases .....	0	0	0	0	
Total managed loans past due 90+ days .....	0	0	0	0	
<b>Total Past Due Managed Assets .....</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>	
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.01	-0.05	-0.03	0.22	
Home equity lines .....	0	0.10	0.07	0.22	
Credit card receivables .....	0	0	0	0	
Commercial and industrial loans .....	0.47	0.30	0.16	0.63	
All other loans and leases .....	0.01	0.01	0.01	0.05	
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.06</b>	<b>0.04</b>	<b>0.02</b>	<b>0.13</b>	

**Parent Company Income Statement**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	93,810	90,518	121,658	29,885	54,133	3.64	938000.00
Dividends .....	93,806	90,513	121,653	29,874	54,118	3.64	
Interest .....	4	5	5	11	15	-20.00	-60.00
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	93,810	90,518	121,658	29,885	54,133	3.64	938000.00
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	0	4	4	11	36	-100.00	-100.00
Total operating income .....	93,810	90,522	121,662	29,896	54,169	3.63	390775.00
<b>Operating Expenses</b>							
Personnel expenses .....	3,853	2,900	3,776	3,205	3,106	32.86	83.13
Interest expense .....	13,682	14,179	18,739	16,184	9,458	-3.51	411.48
Other expenses .....	2,957	5,993	6,922	5,341	4,040	-50.66	-37.34
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	20,492	23,072	29,437	24,730	16,604	-11.18	115.75
Income (loss) before taxes .....	73,318	67,450	92,225	5,166	37,565	8.70	
Applicable income taxes (credit) .....	-5,837	-6,786	-8,672	-6,734	-4,695		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	79,155	74,236	100,897	11,900	42,260	6.63	
Equity in undistributed income of subsidiaries .....	130,915	180,822	238,992	48,451	117,458	-27.60	162.93
Bank subsidiaries .....	130,915	180,822	238,992	48,451	117,458	-27.60	162.93
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	210,070	255,058	339,889	60,351	159,718	-17.64	378.20
<b>Memoranda</b>							
Bank net income .....	224,721	271,335	360,645	78,325	171,576	-17.18	351.34
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companies' net income .....	0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	Percent Change	
											1-Year	5-Year
<b>Assets</b>												
Investment in bank subsidiaries .....		3,056,811	99.35	3,142,097	98.86	3,194,399	98.89	3,017,286	2,217,903	-2.71	191.25	
Common and preferred stock .....		3,056,811	99.35	3,142,097	98.86	3,194,399	98.89	3,017,286	2,217,903	-2.71	191.30	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0	-100.00		
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	403	403	-100.00		
Common and preferred stock .....		0	0	0	0	0	0	403	403	-100.00		
Excess cost over fair value .....		0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0			
Other receivables .....		0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0		
Common and preferred stock .....		0	0	0	0	0	0	0	0			
Excess cost over fair value .....		0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0			
Other receivables .....		0	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>												
Net loans and leases .....		0	0	0	0	0	0	0	0	0		
Securities .....		0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		18,026	0.59	34,244	1.08	27,483	0.85	96,827	13,717	-47.36	56.38	
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0			
Intangible assets .....		0	0	0	0	0	0	0	0			
Other assets .....		1,829	0.06	2,096	0.07	8,294	0.26	897	827	-12.74		
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0			
Total assets .....		3,076,666	100.00	3,178,437	100.00	3,230,176	100.00	3,115,413	2,232,850	-3.20	189.80	
<b>Liabilities and Capital</b>												
Deposits .....		0	0	0	0	0	0	0	0			
Securities sold (repos) .....		0	0	0	0	0	0	0	0			
Commercial paper .....		0	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....		0	0	0	0	8,000	0.25	0	0			
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0			
Subordinated notes and debentures .....		331,045	10.76	330,408	10.40	330,567	10.23	355,039	207,187	0.19	459.55	
Other liabilities .....		10,225	0.33	9,913	0.31	5,298	0.16	5,624	5,111	3.15	7705.34	
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	8,101	7,958	-100.00		
Total liabilities .....		341,270	11.09	340,321	10.71	343,865	10.65	368,764	220,256	0.28	326.58	
Equity Capital .....		2,735,396	88.91	2,838,116	89.29	2,886,311	89.35	2,746,649	2,012,594	-3.62	178.65	
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0			
Common stock .....		933	0.03	929	0.03	929	0.03	931	586	0.43	135.01	
Common surplus .....		2,357,731	76.63	2,347,626	73.86	2,351,294	72.79	2,354,871	1,594,434	0.43	188.30	
Retained earnings .....		657,845	21.38	488,385	15.37	541,950	16.78	330,555	396,051	34.70	308.65	
Accumulated other comprehensive income .....		-281,113	-9.14	1,176	0.04	-7,862	-0.24	60,292	21,523			
Other equity capital components .....		0	0	0	0	0	0	0	0			
Total liabilities and equity capital .....		3,076,666	100.00	3,178,437	100.00	3,230,176	100.00	3,115,413	2,232,850	-3.20	189.80	
<b>Memoranda</b>												
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	8,101	7,958	-100.00		
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	10,403	10,403	-100.00		
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0			

## Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	10	11.02	41	12.23	12.52	53	12.15	11.94	58	2.50	7.29	13	8	9.68	25
Bank net income / Average equity investment in banks .....	9.65	11.60	35	11.82	12.35	54	11.68	11.80	54	2.96	7.45	11	7.99	10.51	21
Nonbank net income / Average equity investment in nonbanks .....		9.71		0	13.18	17	0	13.12	16	0	9.75	17	0	7.89	17
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income .....	106.97	98.76	79	106.38	96.45	81	106.11	96.79	80	129.78	88.16	96	107.42	82.22	78
Nonbank net income / Parent net income .....	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income .....		85.68			66.57			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	12.48	18.39	42	11.99	16.51	49	11.91	16.81	48	13.43	20.06	48	10.94	20.43	49
Total debt / Equity capital .....	12.10	12.61	60	11.64	11.37	66	11.73	11.71	65	12.93	14.41	63	10.29	14.31	60
Total debt + notes payable to subs that issued TPS / Equity capital .....	12.10	14.76	48	11.64	13.41	54	11.73	13.63	54	13.31	16.67	55	10.81	16.36	53
Total debt + Loans guaranteed for affiliate / Equity capital .....	12.10	12.68	60	11.64	11.46	64	11.73	11.77	64	12.93	14.68	62	10.29	14.56	59
Total debt / Equity capital – excess over fair value .....	12.10	12.75	60	11.64	11.47	66	11.73	11.81	65	12.93	14.52	63	10.29	14.51	60
Long-term debt / Equity capital .....	12.10	11.91	62	11.64	10.65	66	11.45	10.95	64	12.93	13.56	63	10.29	13.04	61
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0.28	0.57	77	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	45.28	39.59	52	100	40.69	96	100	39.86	95	67.95	34.67	78	85.91	28.44	95
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	111.75	104.01	81	110.71	103.15	86	110.67	103.22	83	109.87	102.81	86	110.22	103.22	82
Total investment in subs / Equity capital .....	111.75	109.29	72	110.71	108.29	75	110.67	108.40	74	109.87	110.16	72	110.22	111.07	69
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	1.15	0.39	80	0.89	0.27	85	0.91	0.29	82	4.49	0.47	95	1.29	0.36	86
Equity investment in subs – equity cap / Net income-div (X) .....	2.07	1.15	77	1.39	0.85	79	1.41	1.05	72		1.82		1.94	1.22	79
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	87.60	130.36	31	87.84	152.56	25	88	152.85	20	35.15	136.59	3	84.36	177.68	14
Cash from ops + noncash items + op expense / Op expense + dividend .....	106.23	118.32	45	99.89	155.61	30	90.15	154.48	20	38.73	147.24	4	96.96	190.27	15
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	92.14	105.80	40	60.05	94.59	25	64.52	98.54	22	179.57	134.08	78	101.29	116.34	35
Pretax operating income + interest expense / Interest expense .....	635.87	1,565.66	40	575.70	1,645.53	32	592.16	1,835.33	25	131.92	2,016.32	15	497.18	1,968.54	27
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	635.87	1,454.22	38	570.13	1,896.20	29	587.78	1,770.77	25	131.13	1,539.23	14	451.70	1,632.83	24
Dividends + interest from subsidiaries / Interest expense + dividends .....	87.27	150.57	28	86.27	174.48	23	86.51	174.12	18	31.10	150.43	4	85.48	210.80	11
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X) .....		26.99			40.79			47.61			35.64				57.11
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0.62	3.60	38	1.12	3.29	39	0.63	3.44	41	3.12	3.85	52	0.63	2.64	42
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.30			0.60			0.17			0.10			0.04	
Nonaccrual .....		0.65			1.04			0.92			1.03			0.54	
Total .....		0.95			1.64			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	118.51	70.90	84	122.24	69.90	84	120.80	66.37	87	671.44	81.10	97	127.47	57.84	90
Dividends declared / Net income .....	44.65	31.93	77	35.58	27.22	69	35.86	28.27	65	132.39	42.29	97	33.73	33.08	52
Net income – dividends / Average equity.....	5.53	7.51	30	7.88	9.25	44	7.79	8.62	45	-0.81	4.14	10	5.30	6.46	32
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	100	133.26	41	99.74	160.45	34	99.81	155.92	26	37.39	132.17	20	100.47	178.13	26
Dividends from nonbank subsidiaries .....	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	100	183.35	31	99.74	213.42	25	99.81	203.53	17	37.39	174.85	8	100.47	260.40	14
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	41.74	43.79	47	33.36	43.30	40	33.73	45.96	33	38.14	60.28	30	31.54	66.55	21
Interest income from bank subsidiaries.....	0	0.21	52	0	0.11	52	0	0.11	52	0.01	0.36	51	0.01	0.54	45
Management and service fees from bank subsidiaries .....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	41.75	52.71	46	33.36	48.70	36	33.73	51.33	30	38.16	62.88	29	31.55	69.36	18
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries .....		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries .....		64.26			94.31			87.22			79.84			150.41	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies .....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100	67.73	90	99.99	72.55	89	99.99	74.16	89	99.93	69.76	88	99.91	67.32	91
Interest income from bank subsidiaries.....	0	0.98	47	0.01	0.27	50	0	0.23	50	0.04	0.63	49	0.03	0.80	45
Management and service fees from bank subsidiaries .....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	100	81.70	87	100	82.68	87	100	83.13	88	99.96	82.20	84	99.93	78.80	86
Dividends from nonbank subsidiaries .....	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10	15		135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	0	27.96	14	0	28.03	13	0	26.38	13	2.28	27.08	33	3.84	28.33	33